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June 22, 2001

VIA OVERNIGHT DELIVERY

Connie L. O'Connell
Commissioner of Insurance
State of Wisconsin
121 East Wilson Street
Madison, WI 53702

Re: Milwaukee Mutual Insurance Company
Mutual Holding Company Plan

Dear Commissioner O'Connell:

Pursuant to Section 644.07(4) of the Wisconsin Insurance Code, and on behalf of the Board of Directors of Milwaukee Mutual Insurance Company ("MMIC"), we respectfully submit for your review and approval three sets of the enclosed Mutual Holding Company Plan and supporting documentation relating to MMIC's proposed restructuring to a Wisconsin mutual holding company structure (the "Restructuring"). Detailed descriptions of the Restructuring are contained in the Mutual Holding Company Plan and draft Policyholder Information Statement included herein. We look forward to working with you and your staff on this matter and stand ready to answer any questions and provide any supplemental materials you deem necessary.

Should you have any questions regarding this submission, please do not hesitate to contact me.

Very truly yours,



Kevin G. Fitzgerald

Enclosures

cc: Daniel R. Doucette (w/encl.)
Joseph C. Branch
Thomas R. Hrdlick